

**IN THE CLAIMS**

Please amend the claims as indicated below:

1.(Currently amended) A method for processing negotiable economic credits through a hand held device, said method comprising the steps of:

synchronizing a point of sale with a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate through wireless communications networks, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits and having at least one negotiable economic credit therein; and

transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

2.(Original) The method of claim 1 further comprising the step of:

configuring said hand held device with a bar code scanner that permits a user of said hand held device to retrieve data representative of at least one negotiable economic credit from a static reference through said bar code scanner and thereafter store said data in said database within said hand held device.

3.(Original) The method of claim 1 further comprising the step of configuring said hand held device with a scanner that permits a user of said hand held device to retrieve from a static reference data representative of at least one negotiable economic credit through said scanner and thereafter store said data in said database within said hand held device, wherein said optical scanner is adapted for reading holographic images containing coupon data, credit data, and product data therein.

4.(Original) The method of claim 2 wherein the step of synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein, further comprises the step of:

synchronizing said point of sale with said hand held device through a wireless communications network.

5.(Original) The method of claim 3 wherein the step of synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein, further comprises the step of:

synchronizing said point of sale with said hand held device through a wireless communications network.

6.(Currently amended) A system for processing negotiable economic credits through a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate through wireless communications networks, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits and, said system comprising:

synchronization module for synchronizing a point of sale with a hand held device having at least one negotiable economic credit therein; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale, in response to synchronization of said point of sale and said hand held device.

7.(Original) The system of claim 6 wherein said hand held device comprises a hand held device configured with a scanner that permits a user of said hand held device to retrieve from a static reference, data representative of at least one negotiable economic credit and thereafter store said data in said database within said hand held device.

8.(Original) The system of claim 6 wherein said hand held device comprises a hand held device configured with an optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

9.(Original) The system of claim 7 wherein said hand held device comprises a hand held device configured with an optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device.

10.(Original) The system of claim 7 wherein said hand held device and said point of sale are synchronized through a wireless communications network.

11.(Original) The system of claim 7 wherein at least one negotiable economic credit is transferred from said hand held device to said point of sale through a wireless communications network.

12.(Original) The system of claim 8 wherein said hand held device and said point of sale are synchronized through a wireless communications network.

13.(Original) The system of claim 8 wherein at least one negotiable economic credit is transferred from said hand held device to said point of sale through a wireless communications network.

14.(Currently amended) A system for processing negotiable economic credits through a hand held device consisting of at least one of: a personal digital assistant (PDA), a mobile phone or paging device, or a combination thereof, adapted to enable a user to communicate through wireless communications networks, access the Internet, store and manage personal data including telephone numbers and calendars, and also adapted as a nonproprietary device for storing and managing negotiable economic credits and, said system comprising:

synchronization module for synchronizing through a wireless communications network a point of sale with a hand held device having at least one negotiable economic credit therein, wherein said hand held device comprises a hand held device configured with an optical scanner that permits a user of said hand held device to capture holographic-based data containing data representative of at least one negotiable economic credit therein, and thereafter store said data in said database within said hand held device; and

transfer module for transferring said at least one negotiable economic credit from said hand held device to said point of sale through said wireless communications network, in response to synchronization of said point of sale and said hand held device.

15.(Original) The method of claim 14 wherein said wireless communications network comprises a wireless telecommunications network.

16.(Original) The method of claim 14 wherein said wireless communications network comprises a personal area network.

17.(Original) The method of claim 14 wherein said wireless communications network comprises a WIN network.

18.(Original) The method of claim 14 wherein said wireless communications network comprises a paging network.

19.(Original) The method of claim 14 wherein said wireless network comprises a CDMA network.

20.(Original) The method of claim 14 wherein said wireless network comprises a Bluetooth network.